

Consumer Education Materials

April 2010

Available from the Kentucky Department of Insurance

Please note: Italicized publications are from outside sources and are subject to availability. We reserve the right to limit quantities. For those requesting large orders of publications obtained from outside of the Department of Insurance, we will provide the information to order directly from the source.

Auto and Home

- A Parent's Guide to Teen Driving
- *Am I Covered (Common Questions by Homeowners about Insurance – Insurance Information Institute - III)*
- Auto and Home Insurance Guide (with rate comparisons)
- Before and After the Storm
- Combating Auto Insurance Fraud
- Facts about Auto and Homeowner/Renter's insurance
- Hechos en cuanto al seguro de autos y para propietarios de viviendas/para el arrendatario (*Facts about Automobile and Homeowner/Renter's Insurance*)
- Household Inventory
- How Can They Do That? (*Nonrenewal of personal auto insurance*)
- Insuring Your Property Against Underground Mine Collapse
- KAIP and FAIR Plans
- No-Fault Coverage Uncovered
- Title Insurance and Mortgage Guaranty Insurance

Flood

- *Consumer Alert – Flood Insurance (NAIC)*
- Flood Insurance Training and Education Requirements for Property Insurance Agents
- *National Flood Insurance Program – Answers to Questions About the NFIP (FEMA)*
- *National Flood Insurance Program – Flood Insurance Claims Handbook (FEMA)*
- *National Flood Insurance Program – Managing Your Flood Insurance Claim (FEMA)*
- *National Flood Insurance Program – The Benefits of Flood Insurance Versus Disaster Assistance (FEMA)*
- *National Flood Insurance Program – Top Ten Facts Every Insurance Agent Needs to Know About the NFIP (FEMA)*
- *National Flood Insurance Program – Top Ten Facts for Consumers (FEMA)*
- *National Flood Insurance Program – Why You Need Flood Insurance (FEMA)*
- *Seguro de Inundación (Information regarding flood insurance – NAIC)*

Health Insurance (including Medicare publications)

- *An Employee's Guide to Health Benefits Under COBRA (U.S. Dept. of Labor)*
- *An Employer's Guide to Health Continuation Coverage Under COBRA (U.S. Dept. of Labor)*
- *Beneficiarios de Medicare: Alerta Contra Estafadores Vendiendo Plan de Medicamentos Parte D (Medicare Recipients: Beware of Scam Artists Selling Medicare Prescription Drug Coverage – NAIC)*
- Cancer Insurance: Is it right for you?
- *Choosing a Medigap Policy: A Guide to Health Insurance for People With Medicare (Centers for Medicare & Medicaid Services - CMS)*
- Companies Offering Health Savings Accounts in Kentucky

- Companies Selling Association, Large Group, Small Group, and Individual Health Insurance in Kentucky
- Companies Selling in Kentucky's Individual Market
- Companies Selling Individual Dental Insurance in Kentucky
- Companies Selling Short-Term Major Medical Insurance in Kentucky
- Consumer Alert: Health Discount Plans
- Consumer Alert: Health Reform Scams
- Consumer Alert: Influenza A (H1N1) Outbreak
- Consumer Alert: Medicare Advantage Plans – Know Before You Enroll!
- Consumer Alert: Unauthorized Health Plans and “Sharing” Programs
- Consumer Alert: What you need to know when applying for an individual health benefit plan
- Datos en cuanto al Seguro Médico y Seguro de la Vida (*Facts about Life and Health Insurance*)
- Do You Need Help with the Cost of Prescription Drugs?
- Facts About Life and Health Insurance
- Free and Low Cost Prescription Drugs
- Glossary of Health Insurance Terms
- *Health Coverage Portability (HIPAA)*
- Health Coverage Tax Credit
- Health Reform Frequently Asked Questions
- Health Reform Glossary
- Health Reform Implementation Timeline
- Health Reform Market Changes
- Health Savings Accounts
- How Can I Keep My Health Insurance Coverage?
- Insurance Benefit for Children with Autism
- Insurance Coverage Affordability and Relief to Small Employers (ICARE)
- Kentucky Access Brochure
- Kentucky Consumer Fact Sheet for Health Insurance
- Long-Term Care Insurance Guide 2009-2010
- Long-Term Care Partnership Frequently Asked Questions
- *Medicare & You 2010 (CMS)*
- Medicare Supplement Guide
- What You Should Know About Health Insurance Appeals

Life and Annuities

- *Buyer's Guide to Fixed Deferred Annuities (NAIC)*
- *Buyer's Guide to Fixed Deferred Annuities with Appendix for Equity-Indexed Annuities (NAIC)*
- Consumer Alert: Annuities and Senior Citizens
- Consumer Alert: Military Personnel, Deceptive and Misleading Life Insurance Sales Practices
- Datos en cuanto al Seguro Médico y Seguro de la Vida (*Facts about Life and Health Insurance*)
- Facts About Life and Health Insurance
- Kentucky Consumer Guide to Understanding Life Settlements
- Kentucky Department of Insurance Alert: “Zero Premium” Life Insurance Under Investigation
- Life Insurance and Annuity Buyer's Guide
- Options When Your Group Life Coverage Ends
- *Persona de Tercera Edad: Eduquese sobre las Anualidades (Seniors: Educate Yourself on Annuities – NAIC)*
- Tips on Finding Missing Life Insurance Policies
- What you need to know about prepaying funeral expenses

Department of Insurance

- Cómo Poner una Queja del Consumidor e Hoja de Quejas del Consumidor (*Consumer complaint form and filing instructions in Spanish*)
- Consumer Guide to Insurance for Young Adults
- Credit Scoring: How Does it Affect You?
- Designation of Authority for Third Party Complaints
- Division of Insurance Fraud Investigation
- Emergency Response Team
- Consumer Complaint Form and Instructions
- Insurance Tips
- For Your Records
- Understanding Your Privacy Rights
- What Have We Done For You Lately?
- Your Insurance Company's Financial Strength & You

Call 800-595-6053 (in Kentucky) or 502-564-3630 (out of state) to place your order. Ask for Communications and Public Outreach. Order and/or download publications at <http://insurance.ky.gov/> and click on "Publications."

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